[0024] **FIG. 14** is a representation of a signature capture terminal having an overlay; and

[0025] **FIG. 15** is a side sectional view of the overlay of **FIG. 14**.

[0026] Corresponding reference characters indicate corresponding parts throughout the several views.

DETAILED DESCRIPTION

[0027] While the invention is susceptible to various modifications and alternative forms, the specific embodiment(s) shown and/or described herein is by way of example. It should thus be appreciated that there is no intent to limit the invention to the particular form disclosed, as the intention is to cover all modifications, equivalents, and alternatives falling within the spirit and scope of the invention as defined by the appended claims.

[0028] Referring now to **FIG. 1**, there is shown an exemplary signature capture terminal or device (SCT), generally designated **30**, that is operative/configured to carry out various aspects of the present invention in accordance with the principles presented herein. The SCT **30** has a housing **32** that is preferably configured to allow the SCT **30** to rest on a countertop or the like. The housing **32** may be adapted to fit onto a swivel base (not shown) that is mounted onto a countertop or the like.

[0029] The SCT **30** further includes a signature capture area **34** onto which a user writes his/her signature preferably with a stylus **38**. The signature capture area **34** is preferably a screen and/or display such as a touch-screen, sonar screen, pressure transducer or the like that is operative to accept the signature written thereon. Accepting the signature includes electronically recognizing and/or capturing the graphic nature of the signature. The signature capture area **34** also preferably displays or shows the signature as it is being written.

[0030] In conjunction with the signature capture area **34**, the SCT **30** includes raised alignment tabs **36***a* and **36***b* that are disposed on opposite sides of the signature capture area **34**. The alignment tabs **36***a* and **36***b* are also disposed substantially at the middle of the signature capture area in order to provide tactile alignment indicia. Such tactile alignment indicia allow a blind, visually handicapped, and/or physically limited individual (collectively, a handicapped individual) to be able to know where the signature area **34** is (i.e. between the alignment tabs **36***a* and **36***b*) as well as the center point of the signature capture area **34**. Additionally, the alignment tabs **36***a* and **36***b* each has Braille or other similar indicia thereon indicating the center point and demarcation of the boundaries of the signature capture area **34**.

[0031] The SCT **30** further includes a speaker **40** (or speakers) that is/are operative to produce sound in accordance with the principles presented herein. A volume control **42** such as a button is provided to allow the user to raise and/or lower the volume of sound emanating from the speaker **40**. In one form, the volume control **42** may only raise the volume of the speaker **40** since the volume may be self-adjusting back to an original level once a transaction on the SCT **30** is complete. Of course, other schemes may be utilized. A headphone jack **44** is also provided that accepts a pair of headphones **46**. Preferably, when the headphones **46** are coupled to the headphone jack **44**, the speaker **40** is disabled such that any sound produced/generated by the SCT **30** will not be provided to the speaker, but rather only to the headphones **46**. The volume control **42** is also preferably operative to control both the volume of the speaker and the volume of the headphones in the manner set forth above. The SCT **30** may also include a port **48** such as a USB (Universal Serial Bus) or other type of port in order to couple a peripheral or the like to the SCT **30**.

[0032] In accordance with an aspect of the present invention, the SCT **30** is operative to accept or receive a signature of a user (e.g. "John Smith") on the signature capture area **34** using the stylus **38**. Once the signature capture area **34** is ascertained by the user, of which the alignment tabs **36***a* and **36***b* are helpful, the user is ready to provide their signature. As the signature is entered onto the signature capture area **34** of the SCT **30**, the SCT **30** translates the inputted graphic signature into an electronic signal. The SCT **30** may also display the signature as it is being written. Additionally, as the signature is written onto the signature capture area **34** an audio signal is produced/generated by the SCT **30** that is provided to the speaker **40** and/or headphones **46**. The generated audio signal corresponds to or changes with the signature as it is inputted onto the signature capture area **34**. In particular, at least one characteristic of the generated audio signal varies or changes in accordance with variations in the received signature. The characteristic of the audio signal may be frequency, pitch, or amplitude (volume). In another form, the generated audio signal may vary in two or more characteristics. The variation in the received signature may be a change in the horizontal position of the signature or stylus **38** used to write or enter the signature onto the SCT **30**, the vertical position thereof, or a combination of a change in the horizontal and vertical position thereof within the signature capture area **34**.

[0033] The generated audio signal may have an initial starting point that is related to a particular position within the signature capture area **34**. Thus the characteristic of the audio signal may be different for each starting location within the signature capture area **34**. The characteristic of the generated audio signal may be the same no matter where the user starts the entry of the signature. In the case where two characteristics, such as frequency and amplitude, change or vary, the frequency may change as the vertical position of the signature changes while the amplitude may change as the horizontal position of the signature changes. In this manner, the user entering his/her signature may know where they are within the signature capture area **34**.

[0034] In one form, the SCT **30** provides an audible or audio of a signature. In this case, either pitch (tone) or amplitude (volume) may be used at a particular frequency/level as the case may be as the starting point. The starting point provides a reference for the user that the user then attempts to duplicate. Once the starting point is duplicated, the user then knows he/she is at a proper starting place of the signature capture area **34** for the signature. Thereafter, the frequency amplitude and/or other characteristic is varied as indicated above.

[0035] As an example, when the SCT **30** is ready to accept a signature, a tone of a particular frequency is produced and provided as audio via the speaker **40** and/or headphones **46** is applied to the signature capture area **34** a tone will be